**Total Compensation at the NIH Sample**

**Salary**  
$81,216 (Base Pay) + $25,607 (Locality Pay) = $112,015

**Benefits**  
+ $40,605.45(36.25%)  
Term Life Insurance and Health Benefits $7,841  
Standard Civilian Retirement Benefit $29,235  
Includes Pension and Post-Retirement Health Benefits  
Medicare Benefit $1,624  
Miscellaneous Fringe Benefits $1,904  
Includes Workers’ Compensation and Unemployment Programs  
Thrift Savings Plan $3,205 (3%) × $1,068 (2%) = $4,480  
NIH matches the first 3% of basic pay you contribute each pay period dollar for dollar. Each dollar of the next 2% of basic pay will be matched 50 cents on the dollar. Vested after 3 years.  
Social Security $6,945

Amounts above are approximate depending on what you elect for health and life insurance and the Thrift Savings Plan. These are not direct payments but what the government pays for you.

**DID YOU KNOW THAT YOUR FEDERAL HEALTH BENEFITS CAN CONTINUE AFTER RETIREMENT?**

You may keep your existing health benefits coverage if enrolled in a federal plan for the five years immediately before retiring.

**TERM LIFE INSURANCE**  
Government pays 1/3 and you pay 2/3 of your Basic life insurance. Life insurance pay out is your salary rounded up to the next even $1,000 plus $2,000. You pay 100% of the cost of Optional Insurance. See here for calculations.

**Holidays**  
Employees receive 11 days off each year. $4,913

**Flexible Spending Account (FSAFEDS)**

A Flexible Spending Account allows you to set aside money from your paycheck, pre-tax, to pay for healthcare. The maximum contribution is $3,050.

FSAFEDS also offers an account for families with young children or elder care expenses – the Dependent Care FSA. This account allows you to set aside money to pay for your day care expenses. The maximum contribution is $5,000 per household or $2,500 if married but filing separately.

**Dental and Vision Plans**

Eligible individuals can enroll in a dental and/or vision plan.
The NIH Transhare program provides a transit subsidy for use on mass-transit to include VRE, MARC, MTA, Metrorail, vanpools, and all buses in the National Capital Region that will accept SmartBenefits or other fare media issued by the program.

**TranShare Benefit**

**Maximum Benefit: Up to $3,360 Annually**
- Up to $280 Monthly

*Full-time employees may be eligible for reimbursement of your tuition and course material costs associated with your job-related studies.*

**Tuition Assistance**

*For more information on the below services and more, please see the NIH Total Compensation page.*

- NIH Leave Bank
- Childcare
- Eldercare
- Fitness/Wellbeing
- Employee Assistance Program
- Rideshare
- Voluntary Leave Transfer Program (Government-wide)

**Workplace Flexibilities**

Various workplace flexibilities are available to employees in the performance of their duties including telework, remote work, and alternative work schedules.

**Annual Leave**

- Employees receive leave per pay period based on their number of years of service.
- Less than 3 years of service: **104 Hours: $5,581** (104 hours / 8 hours = 13 days)
- 3 to 15 years of service: **160 Hours: $8,587** (160 hours / 8 hours + 4 hours = 20 days)
- 15 or more years of service: **208 Hours: $11,163** (208 hours / 8 hours = 26 days)

**Public Service Loan Forgiveness (PSLF)**

Full-time employees may qualify for student loan forgiveness. The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

**Sick Leave**

Employees receive 4 hours per pay period.

- **104 Hours: $5,581** (104 hours / 8 hours = 13 days)

**Paid Parental Leave**

All eligible employees receive up to 12 weeks of paid time off for the birth of an employee’s child, or the placement of a child with an employee for adoption or foster care.

**Compensation based on a 2023 permanent full time GS-13, Step 1 Employee in Bethesda, MD: Salary $112,015.**